

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re:

Terrence Lynn Howard,

Debtor.

Case No. 24-13369-AMC

Chapter 13

Application for Compensation by Debtor's Counsel

Applicant Cibik Law P.C. applies under § 330 of the Bankruptcy Code for an award of compensation and reimbursement of actual, necessary expenses and represents:

1. Applicant is counsel for the debtor.
2. The debtor filed a petition under chapter 13 on November 7, 2023.
3. The debtor's annualized current monthly income as set forth on Form B22C is below-median (the amount on line 15 is less than the amount on line 16).
4. All services rendered and expenses incurred for which compensation or reimbursement is requested were performed or incurred for or on behalf of the debtor, the services and expenses were actual and necessary, and the compensation requested for those services is reasonable.
5. Applicant requests an award of compensation of \$4,725.00 for about 12 hours expended providing the customary services of counseling and representing the chapter 13 debtor before confirmation including:
 - a. initial consultation with client (about 1 hour)
 - b. analysis of the financial situation (about 1.5 hours)
 - c. preparation, review and filing of all required documents (about 3.5 hours)
 - d. correspondence (about 2 hours)
 - e. telephone conversations and miscellaneous contact with creditors, the trustee, attorneys and other parties in interest (about 2.5 hours)
 - f. preparation for 341 meeting (about 1.5 hours).
6. The debtor paid Applicant \$1,000.00 prior to filing the petition.

7. A copy of the Applicant's disclosure of compensation pursuant to Fed. R. Bankr. P. 2016(b) is attached as Exhibit A.

8. None of the compensation paid to Applicant will be shared with any person other than a member or regular associate of applicant's law firm unless 11 U.S.C. §504(c) applies.

9. The Applicant requests an award of \$4,725.00 in compensation and of \$0.00 in reimbursement of actual necessary expenses.

NOW, THEREFORE, Applicant requests an award of compensation in the form of order attached.

Date: May 9, 2025

CIBIK LAW, P.C.
Counsel for Debtor

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